

HAROLD HILL BROWN,
482 V. ASSOCIATION ST.
D. C.

7500

American Civic Association

SERIES II, NO. 9

APRIL, 1917

A Good Home for Every Wage-Earner

BY

JOHN NOLEN, Sc.D., City Planner

First Vice-President American Civic Association

Fellow American Society of Landscape Architects
Cambridge, Mass.

AMERICAN CIVIC ASSOCIATION

GENERAL OFFICES

UNION TRUST BUILDING, WASHINGTON, D. C.

From the collection of the

o P^{z n m}re^ainger^a
v Library
t p

San Francisco, California
2006

Harold Hill Blossom, Esq.

ENCLOSURE NO. 2576

FROM

SANDERSON & PORTER

52 WILLIAM STREET

2

NEW YORK

ENCLOSURE

American Civic Association
COMMITTEE ON COUNTRY PLANNING

SERIES II, NO. 9

APRIL, 1917

A Good Home for Every Wage-Earner

BY

JOHN NOLEN, Sc.D., City Planner
Fellow American Society of Landscape Architects,
Cambridge, Mass.

AN ADDRESS DELIVERED AT THE TWELFTH ANNUAL CONVENTION OF THE
AMERICAN CIVIC ASSOCIATION, WASHINGTON, D. C.
DECEMBER 15, 1916

GENERAL OFFICES
UNION TRUST BUILDING, WASHINGTON, D. C.

American Civic Association

President

J. HORACE MCFARLAND, Harrisburg, Pa.

First Vice-President

JOHN NOLEN, Cambridge, Mass.

Treasurer

KARL V. S. HOWLAND, New York City

Secretary

RICHARD B. WATROUS, Washington, D. C.

Vice-Presidents

MRS. EDWARD W. BIDDLE, Philadelphia, Pa.

ARNOLD W. BRUNNER, New York City

GEORGE B. DEALEY, Dallas, Texas

J. C. NICHOLS, Kansas City, Mo.

J. LOCKIE WILSON, Toronto, Canada

MISS MARGARET WOODROW WILSON, Washington, D. C.

CLINTON ROGERS WOODRUFF, Philadelphia, Pa.

Executive Board

HAROLD A. CAPARN, New York City

HON. A. T. CLEARWATER, Kingston, N. Y.

MRS. JOSIAH EVANS COWLES, Los Angeles, Cal.

HON. CHARLES M. DOW, Jamestown, N. Y.

DR. HENRY S. DRINKER, South Bethlehem, Pa.

JOHN H. GUNDLACH, St. Louis, Mo.

PAUL A. HARSCH, Toledo, Ohio

MORTON D. HULL, Chicago, Ill.

GEORGE B. KESSLER, St. Louis, Mo.

HON. HENRY B. F. MACFARLAND, Washington, D. C.

ENOS MILLS, Estes Park, Col.

MRS. PHILIP N. MOORE, St. Louis, Mo.

LEE J. NINDE, Fort Wayne, Ind.

FREDERICK LAW OLMSTED, Brookline, Mass.

MRS. JOHN DICKINSON SHERMAN, Chicago, Ill.

HOWARD STRONG, Minneapolis, Minn.

REV. G. W. TEBBS, Hamilton, Canada

REV. JOHN VAN SCHAICK, Jr., Washington, D. C.

PROF. FRANK A. WAUGH, Amherst, Mass.

Address all general communications
to the Main Office of the Association
UNION TRUST BUILDING
WASHINGTON, D. C.

A GOOD HOME FOR EVERY WAGE-EARNER*

By JOHN NOLEN

A GOOD home for every wage-earner is possible only by recognizing that housing is intimately and permanently related to a number of large and difficult problems. Some of these are planning problems, some questions of broad economic policy. For example, we have the close relation between city-planning and housing—how it is influenced by the location of factories; by the proper districting of the city, and by other building regulations; by the street system, and especially by means of transportation; by the proper distribution and development of parks, playgrounds, and neighborhood facilities for recreation. Many housing schemes have been carried through as if they were isolated phenomena, and thus have failed of their purpose.

Then, housing is, of course, closely related to the building interests, materials of construction, and the loss by depreciation and fire. It is affected directly by policies with regard to land and taxation, the prevailing practice as to public health and sanitation, and especially standards of living and their dependence upon the minimum wage.

From the point of view of economics—and I believe that the ultimate solution of this problem is to come mainly in that direction—housing is big business, and should be handled as big business is handled. Building operations in the United States amount annually, it is said, to four billion dollars. More than half of this great total is spent in dwellings; much of it—in fact, from an economic point of view, most of it—is not well or permanently invested. A large percentage of the houses, especially the cheaper sorts, are poorly conceived for their purposes, and 80 per cent of all of them are built of wood. A frame house may be a satisfactory house, provided the space between and around houses makes it reasonably safe. Usually there is an excessive deprecia-

*Address delivered at the American Civic Association Annual Convention, Washington, D. C., December 15, 1916.

tion and a fearfully costly fire-risk. This constitutes a huge economic loss, amounting, by the most conservative estimate, to hundreds of millions of dollars annually, which sum must be paid, as other carrying charges are paid, out of production, and finally must be taken care of in the wage-earner's pay-roll.

Closely related to housing is the question of wages and standards of living. Consider, for example, these four points and their relation to one another:

1. The minimum desirable house of four or five rooms cannot be provided in the United States, even under favorable conditions, for less than about \$1,800 or \$2,000—that is, for house and lot, with street improvements, essential public utilities and neighborhood recreation.

2. A house costing that sum cannot be offered on the basis of an economic rent of, say, 5 per cent or 6 per cent net, for less than \$15 a month.

3. Unless a wage-earner with a normal family of wife and three dependent children has an income of \$15 a week, or \$800 a year, he cannot afford to pay as much as \$15 a month for rent.

4. More than one half of all workingmen earn less than \$800 a year.

Thus we see that no solution of the housing problem in its most acute form, affecting more than 50 per cent of all wage-workers, is possible until a better adjustment can be made in the relation of these four points. Here is our choice. Either the cost of the house and lot must be substantially reduced, or the standard of healthful living must be lowered, or the wages of the lowest-paid workmen must be raised. The other three possible alternatives, if they may be so considered, are to put the wife and children at work to add to the family income, to take in boarders or lodgers, or to count upon private philanthropy or the public treasury to provide not a few but great masses of wage-workers with a house at less than an economic rent.

What, then, is the first step toward a solution of this large and important problem? I believe it is to recognize that the subject is primarily one for the right application of broad economic principles. We must in some thoroughgoing way convert the great forces, working through regular channels, which now produce bad housing, to produce good housing, and we must do it by bringing into control and coöperation with them the forces that believe in good housing and will

gain from it, which are mainly the manufacturing and business interests that depend upon the efficient and happy workman. This great change in housing methods will come, if it does come, from the substitution for exploitation and excessive return of the reasonable profits of business, from the transfer of housing from the field of speculation to that corresponding to legitimate manufacturing. We shall then proceed in very much the same way that the manufacturer proceeds. We shall want to know the facts as to the nature and extent of the demand. We shall have definite aims as to the product. We shall use skill and experience and factory methods. We shall back the enterprise with adequate capital and count upon a fair rate of interest.

The Girard estate in Philadelphia is an illustration of what I have in mind. There are now upon the Girard land, in South Philadelphia, 481 completed dwelling houses, one apartment house containing four seven-room housekeeping apartments and four stores. The rents for the dwelling houses, including light, heat and hot water, range from \$31 to \$58 a month. This estate has invested between two and three million dollars in houses, apartments, stores, power plant, street mains and power-plant equipment for the service of community heating and lighting. There is also a public park, a free library, and a modern public school within the territory, the park having so far cost over \$60,000. The net income from this enterprise amounts to 4 per cent per annum net upon the value of the ground and 5 per cent per annum net upon the cost of the buildings. A sinking fund has been established to make good any depreciation in the value of the improvements, and one half of one per cent of the cost of the buildings and the street improvements is set aside each year and invested. This deposit invested at 5 per cent will repay the entire cost of the buildings in forty-eight years.

The following statement of the Woodlawn Company, Wilmington, Delaware, is another example of the financial basis on which permanent housing can be provided for the wage-earning class, as a good business investment yielding 5 per cent interest net:

The houses are built in solid rows, and the row contains four six-room houses, four four-room houses and six two-family houses. Some of the houses in the district differ from these, but most of them come within these four types. In the twenty rows which have been built there are 270 houses, with accommodations for 390 families. It has been

somewhat difficult to determine the exact cost of each type on account of building the several types at one time, with contracts usually covering two rows of houses, but the cost, without the land, is about as follows:

Six-room house, \$1,775.00.	Rents for \$16.00
Four-room house, \$1,425.00.	Rents for \$13.50
Two-family house, \$2,475.00.	First floor rents for \$11.50
	Second floor rents for \$12.00

The houses are built of brick with slate and slag roofs. They are all sewer connected, have city water and gas, and some of them have electric wiring. A range, with water-boiler attached, is installed in each kitchen. Bathtubs and kitchen sinks are porcelain enameled. Stationary laundry-tubs are installed in the second-floor flats. There are front and back yards, and parts of the tract have been set aside for park or playground purposes. The first houses were built in 1903 and the last ones in 1913. They were not built for sale, but are to be kept in the ownership of the Woodlawn Company. The six-room house is as large, if not larger than the majority of wage-earners want. There are more applications for four-room houses and flats than for any other kind. This development of the Woodlawn Company represents an investment of \$583,000 and it has yielded an average net profit of about 5 per cent.

It would be comparatively easy to show that the larger part of low-cost housing in the United States is not today satisfactory in character. To my mind, however, a peculiar opportunity for improvement is now presented. Something relatively new has recently happened in this country. Employers of labor, not a few but many, are having such great difficulty in getting and holding employees, and they are so impressed by the new conditions and the cost and inconvenience that these conditions involve, that they are ready to consider any practicable proposition that will lessen their troubles. It is now easy to draw their attention to the poor character of much of the housing of wage-earners, and more especially to the utter inadequacy of the supply of small houses of suitable types available at rents which the workman can afford.

From a recent study of conditions in four cities, I believe that there is today an opportunity for a substantial and permanent advance. The four cities investigated were Waterbury and Bridgeport, Conn., Kenosha, Wisconsin, and

Akron, Ohio. In some respects the problems are similar for all these cities; in other respects they are local and peculiar.

In all cases the local organization resolved that before plunging in and building something they would find out by careful investigation the extent and character of the demand for houses, and also the experience of other places in meeting somewhat parallel conditions and requirements. The first step, it seemed to them, was a social and economic survey, a diagnosis that would give them confidence in the prescription for immediate needs, and, at the same time, enable them to adopt measures that would be preventive in character and apply to meeting the situation in more normal times.

A typical illustration of procedure is that of Waterbury. The investigation began by the consideration of three main classes of facts: (1) What are Waterbury's housing needs? (2) Where can these needs be met? (3) How can workingmen's houses be provided in Waterbury? The data when collected showed that there were from 1,000 to 2,000 families to be provided for; that 35 per cent of these were skilled workingmen and 65 per cent unskilled; that the average weekly wage of the skilled was about \$20 and of the unskilled \$14; that 54 per cent of the total were married men; and that the consensus of opinion with regard to the type or types of houses was that the one-family house should be preferred, if the family could afford it. If not, a double house, or two one-family houses built together, with separate yards, and that only when necessary the three- or four-tenement flat should be built.

Detailed investigations based upon the questionnaire which was submitted to the manufacturers were made for each city. The results were summarized in each case and made the principal basis for the recommendations which followed.

The recommendations were somewhat different for the different cities, because of different local conditions. However, those submitted to the Bridgeport Chamber of Commerce are typical, and will serve for illustration. They were seven in number, as follows:

1. That the Bridgeport Housing Company be formed at once, with a capital of at least \$1,000,000.

2. That someone with special fitness be employed by the Company to give all his time to the problem of providing houses or apartments for workingmen.

3. That various tracts of land suitable in character and

location and low enough in price for the housing of workingmen be purchased by the Company.

4. That the Housing Company undertake the early building of houses and apartments primarily for rent.

5. That the Company should provide especially the single-family, detached dwelling, for sale on easy terms.

6. That the proposed Housing Company should coöperate with the family which has acquired title to a building lot, but has not yet built upon it.

7. That the Housing Company should facilitate, so far as possible, broad city-planning improvements, especially those relating to main thoroughfares, parks, playgrounds, and the districting of the city.

The recommendations submitted to these four cities, of which those for Bridgeport are typical, have been so framed as to meet the actual housing needs of workingmen, on terms which their wages make possible. The proposals are not essentially new, and not in any sense radical. In fact, they follow conservative and well-tried-out schemes of other housing companies. Virtually everything recommended has been successfully executed elsewhere in this country for the same classes of workingmen, with the same income or even less. No one house or method is endorsed as the only one, although the emphasis is put upon the single-family, self-contained, detached house or cottage as on the whole most desirable when possible. In addition to the single-family house, detached, the recommendations include an endorsement of the single-family house in groups, also of well-arranged, well-lighted apartments or flats. All these types have some advantages of economy of land cost or of land improvement cost, or of house construction, and they take into account the fact that different people have different tastes and preferences as well as different needs in housing, as in other matters. What is best depends upon conditions and circumstances and the cost. These recommendations were, of course, only the first step in a constructive program. Every effort, however, was put forth to make it a definite and practicable step, and to suggest logical methods for following the matter promptly by action.

What has actually been accomplished so far? Briefly, the following may be said:

In Waterbury, two large manufacturing concerns have begun operations and a considerable number of new houses of desirable types will be completed and available this

spring. Furthermore, the attention of all the manufacturers of the city has been effectively drawn to the subject, and through the publication of the report in full in the *Waterbury Republican*, as a Sunday supplement, public interest has been aroused and public opinion formed favorable to the energetic prosecution of the subject. No joint action, however, on the part of manufacturers or of business interests generally, has yet been secured, and it will be interesting to observe how much can be accomplished without it.

In Kenosha, the movement was begun by the Manufacturers' Association and had the approval and support from the start of all the business interests of the city. Although the investigation was not taken up until May, the Kenosha House Building Company and the Kenosha Homes Company were successfully organized in July. Land was purchased and building begun early in August. In September, Mr. Alfred F. Muller was appointed Manager of the Homes Company. Plans have been made for the construction of at least 400 single-family houses. Some are already completed and occupied. So far the operation is confined to the detached cottage type of five or six rooms. The price of the first houses on 40-foot lots, which had already been laid out when purchased, will be from \$2,200 to \$2,600. It is hoped that later operations will make possible houses at about \$2,000, on a minimum of 50-foot lots.

A fuller statement about Kenosha has been made in a paper for the American Civic Association by Mr. Muller. However, I want to say that I know nothing better nor more promising than what has been done in Kenosha during the last six months. Some forces are now being used there for good housing that formerly built houses less good or were relatively inactive in adding to the supply of houses. These forces have been stimulated, directed and helped by the effective organization of the manufacturing, business and financial interests of the city. The work is on a good business basis, yielding a good return. It places no dependence upon philanthropy and charity. It is being done by the entire community for the entire community. It is free from any taint of paternalism or embarrassing relation of employer and employee. It is permanent and intends to occupy the field so long as there is any need for it. It is of inestimable benefit to the four parties most affected, namely, the employers of labor, the people of the city as a whole, the legitimate real-estate operators and builders, and, above all, to the

wage-earner himself. With slight modifications to meet local conditions, the method of Kenosha is, I believe, capable of wide application.

The Bridgeport story is just begun. After the presentation of the report entitled "More Houses for Bridgeport"* and the careful consideration of the whole matter by the Chamber of Commerce, the Housing Company was incorporated, with a capital of a million dollars. A prospectus has been issued. A capable manager has been engaged by the Company to give all his time to the problem, offices have been opened, land has been acquired, and negotiations are now under way for the construction of buildings. Definite house-plans have been prepared by Schenck & Mead, Architects, of New York City, for the "Connecticut Development," a five-acre tract at Connecticut Avenue and Waterman Street. They include provision for 86 houses accommodating 138 families, a liberal playground, and arrangements for agreeable development and planting of the entire property.

If successful, I believe that the movement in Bridgeport will be particularly instructive and significant. Its operations are bound to be large, because the demand is so great, and the conditions that the Company has been organized to combat are typical of a modern industrial city in the throes of very rapid growth.

One of the most important city-planning aspects of housing that has as its ideal "a good home for every wage-earner" is the removal of the factory and the home to the city outskirts,† thus instituting a process of industrial and residential decentralization.

The main points for consideration in this process are the following:

1. What location generally is the best for factories in order to secure factory efficiency?
 2. What location for factories and for homes for factory employees is most advantageous for the city as a whole?
 3. Most fundamental of all, assuming that factories are located on the outskirts of a city, where should the men and women employed in these factories be encouraged to live?
- (1) The first question is concerned with factory efficiency. So far as location goes, the main items that determine factory efficiency are as follows: (a) cheap land; (b) land in large

*More Houses for Bridgeport: Report to Chamber of Commerce, Bridgeport, Conn., by John Nolen, City Planner. Price 50 cents.

† For fuller discussion of this topic, see Proceedings of National Housing Association, 1912 and 1916.

blocks, unbroken, and uninterrupted by public streets; (c) ample and convenient freight facilities and railroad sidings; (d) success in obtaining and holding employees who are well housed at low rates in a good environment.

(2) The second important question is, what location for factories and for homes for employees in factories is most advantageous for the city as a whole? This question may be answered in favor of the outskirts, for three reasons: (a) the city needs its centrally located land for retail business and commercial purposes; (b) so far as possible the city's streets should be relieved from the unnecessary hauling of raw materials of the factory's products to and from the factory through the built-up city; (c) it is desirable that the central city should be free from smoke and other nuisances often associated with factories. It is this point of view largely that has justified the establishing of the outlying industrial zone so common in European cities.

(3) The most fundamental inquiry, however, is the question of the location of the homes of factory employees. The more important advantages that are assured to workmen's homes in the outskirts as against homes in the city are as follows: (a) the opportunity for relatively cheap land; (b) proximity to the factory, and the incidental saving of time and carfare; (c) a home in the outskirts will place a workman close to the country and to the city's outlying parks.

The general conclusions from this examination of the problem of the factory and the home are five:

1. That new factories, in their own interest and in the interest of all others concerned, should locate on the outskirts of cities, or establish independent industrial centers, whenever practicable.

2. That existing factories in cities should be encouraged, as opportunity offers, to remove to more open situations.

3. That employers and employees should coöperate in a social and democratic way to create a community on the outskirts of cities near factories, each doing their part to make the local community healthful, convenient, and attractive.

4. That the same coöperation should be directed toward securing also for employees and their families, by proper transportation facilities, some of the advantages and pleasures of city life.

5. That the choice for factory employees should not be sharply drawn between the city and the country. Both

should be recognized as desirable—the city for occasional inspiration, diversion, and wider social intercourse, and the more open countryside for the essentials of daily life.

One important phase of the housing problem is the employment of methods of house construction which will reduce the cost. This would come mainly from the adoption of the standardizing principle, which might be applied successfully in concrete, wood, or other materials. In the case of concrete, as illustrated at Forest Hills Gardens, Long Island, N. Y., the noteworthy advantages of such a system lie in the natural adaptation of construction and design, shop manufacture with its possibilities of standard, economic conditions of all kinds, the use of efficient mechanical devices, and the adjustment of the building units. The use in construction of large concrete units for bridges, warehouses, power-plants, hotels, etc., is no new idea. It is now proposed to extend it to the low-cost house field, made possible by standardization and wholesale building operations. This extension should result in great economies in labor and a distinct reduction in the time required for house-building.

It ought also to be possible to effect substantial economies, and at the same time secure houses of good design and sound construction, by the wider application to wage-earners' homes of mill-cut methods. There are a number of mill-cut house concerns in the United States, but they all appear to be doing a relatively small retail mail business, each handling a considerable variety of designs. What is most needed, it would seem, is a large wholesale business, with carefully worked out, standardized plans, limited to a few varieties. There is a call especially for four- and five-room houses with bath, the materials for which would cost not more than \$800, and the construction, according to the usual estimate, about \$800 more, making a total of \$1,600. A lot 50 feet by 100 feet, with improvements, would normally not run over \$400, so that the total cost for house and lot would be approximately \$2,000. I know of few other regular business opportunities offering as good promise of useful service and profit.

In conclusion, may I ask, is not this the real problem of housing: "How are we going to invest 25 per cent of the workingmen's wages—a very large sum of money—so as to get the maximum return for him, for his employer, for the legitimate building interests, and for the community at large?" The way followed at Waterbury, Kenosha, Bridgeport, and now being taken up at Akron, is, I believe, at least

promising of good results. Therefore, it is worthy of careful watching.

The other and final question is, "Who is primarily responsible for action?" That, after all, is our real problem, how to get started, and the reason that the housing movement halts. I do not think that we can prove by logic that the employers are responsible, although there is no doubt in my mind that it is to their own interests to act promptly and on a large scale. The investment in housing should be looked upon as a part of the total investment necessary for carrying on business. An increase of 4 per cent or 5 per cent in the capitalization of business would provide permanently for the housing of all workingmen, married and single, men and women.

Advance in this housing matter will probably come, as it has come in other matters hitherto. Vision creates responsibility, on penalty of losing the vision. Men and women like those in the American Civic Association will see the controlling importance of the subject under discussion and the best ways to promote it. They will apply themselves to the task, and gradually we shall solve, mainly on economic lines, I confidently believe, the problems of industrial housing. In so doing we shall make one of the greatest contributions to industrial efficiency and to the welfare of the wage-earner.

Finally, may I give a suggestive quotation from Gerald Stanley Lee's book entitled "Crowds"? "The true imaginative men of our modern life, the poets of crowds and cities, are not today our authors, preachers, professors, or lawyers or philosophers. The poets of crowds are our vision-doers, the men who have seen visions and dreamed dreams in the real and daily things, the daring inventors of great business houses, the men who have invented the foundations on which nations can stand, on which railroads can run, the men whose imaginations, in the name of heaven, have played with the earth mightily, watered deserts, sailed cities on the seas, who have thought of mighty ways for cities to live, for cities to be cool, to be light," and (may we not hope to add?) for all the people of our American cities to be properly housed.

LOW-COST HOUSING DEVELOPMENTS*

AKRON, OHIO (Goodyear Heights). Population (1916) 120,000.† Goodyear Tire and Rubber Company. Begun 1912. Employer for employees. 400 acres. 436 lots planned, averaging in size 50 by 100 or 125 feet. Sold on rental plan; two mortgages to be carried, the first paid off in fifteen years and the second in twelve; 6 per cent interest. No payments down necessary but possible then or at any time. Special life insurance is carried by the tenant so that in case of death the property is paid for by the insurance. Houses are of good design, of wood with stucco or metal lath with brick veneer, ranging in cost from \$1,800 to \$2,500. Warren H. Manning, landscape designer; Mann & MacNeille, architects. Garden-city principles have been applied. Parks, playgrounds and street-planting are provided, and each lot has its fruit trees.

AKRON, OHIO. Population (1916) 120,000.† Firestone Tire and Rubber Company. Begun 1916. Employer for employees. 365 acres. Lots average 50 feet frontage and 120 feet in depth; 5½ lots per acre. Sold on terms: 5 per cent discount allowed purchasers to Nov. 1, 1916, only; 5 per cent additional discount granted if house is constructed within year; payments 5 per cent down and 1 per cent per month, including interest and taxes. Minimum cost of houses \$1,500 to \$2,000; \$2,500 if fronting on boulevard. Single-family detached type houses prevail. For 900 families. Natural features of 13 acres reserved for park purposes; 6½ acres for school and church sites. Approximately \$650,000 expended on improvements.

ALBANY, N. Y. Population 102,961. Albany Home Building Company. Improved housing association. Begun 1910 by Chamber of Commerce. Capital \$100,000; 5 per cent dividend. Houses sold on the instalment plan; better-paid workingmen.

BARRE, MASS. Population 1,700. Barre Wool Combing Company. Begun 1908. Employer for employees. Two-family frame houses of agreeable architecture.

BEVERLY, MASS. Population 18,650. United Shoe Machinery Company. The company loans money to its employees for home-building purposes.

BILLERICA, NORTH, MASS. (Billerica Garden Suburb, Inc.) Population Billerica 2,000. Improved housing association, largely for Boston and Maine Railroad employees. Begun 1914. 56 acres. Capital \$16,540; 5 per cent limited dividend. Rented on a basis of one week's wages per month, or sold on instalment plan. Arthur C. Comey, landscape architect. An attempt has been made to form a coöperative and copartnership garden-city association and to apply garden-city principles.

BILLERICA, NORTH, MASS. Population Billerica 2,000. Talbot Mills. Employer for employees. 140 company houses. Rents range from \$3.25 to \$14 a month. Gardens are encouraged.

*Based on list originally compiled by R. L. Davison.

†The figures given for places under 30,000 population are based upon the U. S. Census, 1910; places over 30,000, on U. S. Census, 1915.

BOUND BROOK, N. J. Population 4,000. Westerly Gardens Inc. Begun 1913. 5 acres. The land given to the company by its owner, Mr. George La Monte, the founder of the company. Macadamizing streets, laying sewers and sidewalks cost nearly \$9,000; grading and filling cost almost as much, so that land improvements cost nearly \$18,000; twenty-one houses built at a cost of \$80,708.54; total investment in improvements and houses \$98,418.62, from which \$6,450 was received in rent in 1914. Houses all of hollow tiles, stuccoed on the outside. Provide for forty-nine families. Average rent \$14.50 a month. Total possible rent per year from existing houses \$8,604, equal to a gross income of 8.7 per cent on the investment. John Nolen, landscape architect.

BRIDGEPORT, CONN. Population 116,075. Bridgeport Housing Company. Begun 1916. Improved housing. 138 apartments, of two to five rooms, to be rented.

BRIDGEPORT, CONN. Population 116,075. Remington Arms Company. Begun 1916. Employer for employees. High-priced double houses and six-room row houses of monotonous architecture, costing \$3,500 per house. Types most in demand not provided. Poor development from an architectural standpoint.

CINCINNATI, OHIO. Population 402,175. Improved housing begun 1911 by J. G. Schmidlapp, who in 1913 organized the Cincinnati Model Homes Company. Eight houses to the acre. Average distance between detached buildings 12 feet. Capital and surplus \$500,000; 5 per cent limited dividend. At first it provided housing for negro workers; later sections built for white workers as well as negroes. Houses rented and sold on instalment plan; lowest priced \$2 a week for three rooms and bath; average rent \$4.50 per week. There are now eighty-eight houses, accommodating 326 families or 1,150 persons; thirty-four single-family row or terrace houses (Philadelphia plan); thirty semi-detached houses for four families; eight for two families; sixteen multiple dwellings for 155 families. All built of brick; none over two stories high. There are a large number of one-family or terrace row houses now under contract for sale to white people on the rental plan, costing \$1,900. They will sell for \$100 cash and \$3.10 a week for ten years; the \$600 then remaining unpaid can be paid at pleasure.

COLDSRING, N. Y. Population 2,549. J. B. and J. M. Cornell Company. Houses built for employees at time of removal of works from New York City in 1898. Attractive seven-room houses rent for \$12 to \$15 a month.

CUMBERLAND MILLS, MAINE. Population 2,500. Employer for employees. Good houses built in 1890; four to five rooms. Capital invested in 1895, \$150,000. Early houses sold on instalment. The company now encourages housing by loaning money at a fair rate of interest.

DERBY, CONN. Population 8,991. The Osborne Cottages. Begun 1913. Built by Miss Frances Osborne for workingmen. Cost of Cottage No. 4, four-family house, \$9,631, or about \$2,400 per family; others at same rate approximately. Rented per family for \$15 to \$17 per month. Group houses of frame construction, ranging from two to four families per cottage. Lighted by gas and heated by hot water. Murphy and Dana, architects. Grounds carefully

planted by owner when houses were built, but kept in order by tenants.

DULUTH, MINN. (MORGAN PARK). Population Duluth 89,331. U. S. Steel Corporation. Begun 1913-16. Employer for employees. 1,600 acres. Houses 30 feet from street and 30 feet between houses. Rented \$3.75 per room for apartments; \$4 per room for detached houses. 200 detached houses, six to eight rooms; 350 apartments, four to five rooms each. All houses of concrete, air-spaced. Apartments have separate basements, hot-air heating, electric lighting, gas, fireplace. Morell and Nichols, planners. Two water systems. Street planting, 6-acre playground, and community center. An athletic field planned. Garden space around houses; planted with grass and shrubbery. Other U. S. Steel Corporation mining towns in various places have been well laid out and provide good houses with rents varying from \$1.50 to \$2 a room per month for employees.

ELLSWORTH, PA. Population 2,084. Ellsworth Collieries Company. Begun 1900. Houses for employees. Capital invested \$515,000. Net profit 5 per cent. Development in hands of real estate company. 230 double houses built costing under \$1,000 per family.

EVANSVILLE, IND. Population 71,284. Model Homes Building Company. Improved housing association. Begun 1915. Capital \$50,000 (cost of development under consideration \$36,000); 5 per cent limited dividend. Single- and two-family houses to be built. Rents estimated at \$8 to \$15. Probably the outgrowth of the campaign for an improved housing law in Indiana. The plan proposes the layout of the block with a playground in the center.

FAIRFIELD, ALA. Population (1914) 1,200. U. S. Steel Corporation. Begun 1910. Houses for better-paid employees only. 255 acres. 125.6 lots. Capital \$500,000 and by Steel Corporation. Sold on instalment plan. Cheaper, cost \$1,250; range to \$1,750. Jemison Real Estate and Insurance Co. developed the town on city-planning principles with zone system, civic center, central park area, etc.

FAIRFIELD, ILL. Population 2,479. Sexton Manufacturing Company. Employer for employees. Fifteen four-room concrete cottages rented to girls who work for the company. A dining-hall and a reception-hall are provided. All cottages are heated from a central heating-plant.

FLINT, MICH. Population 38,550. Civic Building Association. Begun 1916. Improved housing. 400 acres. Lots 50 by 100 feet, with some larger ones. Houses costing \$2,000, \$2,500, and \$3,000 (for smaller ones), \$6,000, \$8,000, and \$10,000. 3,000 houses to be constructed within a year; 500 immediately. William Pitkin, Jr., landscape architect. Reservations for churches, two schools, a business district, and a 20-acre park.

FRAMINGHAM, MASS. Population 2,000. Dennison Manufacturing Company. Houses built on the company's land with money furnished by coöperative bank.

GARY, IND. Population (1914) 50,000. U. S. Steel Corporation. Begun 1908. Housing carried on by the Gary Land Company, a subsidiary company of the U. S. Steel Corporation. Rents \$12 a month

up. Houses only for the better-paid employees. Part of the town which is not controlled by the company has been built up with shacks. Town-planning principles not used.

GWINN, MICH. Cleveland-Cliffs Iron Company. Begun 1906-7. Improved housing for miners and other residents. Acreage 1 square mile. Sold or rented. Two-tenement house with six rooms on each side, costing \$1,800 (double barn and shed in rear for additional \$220). These rent for \$8 a month per side. There are 600 houses, model artistic cottages in fifteen styles, mostly one and one half story, of four to six rooms, of stucco and wood. Warren H. Manning, landscape designer. Lots are planted with shrubs, vines; lawns, with playgrounds and gardens in rear. Water-works and sewers were put in first. Good roads. Civic center. The company has also developed various other mining towns.

HAUTO, PA. (mining town). Lehigh Coal and Navigation Company. Begun 1913. Employer for employees. Rented \$11 to \$17.50. One- and two-story houses of hollow tile. The tile has a face 8 by 12 inches, and is not finished with stucco on the exterior or plaster on the interior. The interior walls of the cheaper houses are white-washed; those of the more expensive houses are plastered.

HOPEDALE, MASS. Population (1916) 2,400. The Draper Company. Begun 1897. Employer for employees. 30 acres. Four to six houses per acre. Rented only to employees at \$2.12 to \$4.12 a week; 2-flat row houses \$1.25 to \$1.75. Houses nearly all two-family shingled frame houses of attractive architecture. Some eight-unit two-flat brick row houses, also attractive. 551 families now housed. Warren H. Manning, Arthur A. Shurtleff, landscape architects. Garden-city principles used in layout.

KENOSHA, WIS. Population 21,371. Kenosha Homes Company. Begun 1916. Improved housing for workingmen. Capital invested for first year expected to be about \$500,000, with 10 per cent profit to the company on each house sold. Terms: \$100 down and monthly payments. Two types of houses: bungalows of five rooms and bath and two-story cottages of six rooms and bath. John Nolen, landscape architect; Lowe and Bollenbacher, architects.

KISTLER, PA. (near Mt. Union). Population (Mt. Union) 3,338. Mt. Union Refractories Company. Employer for workingmen with low wages. 50 acres. Lots 40 by 100 feet; five and one-tenth houses to acre. Small single-family houses, detached and semi-detached. Orchards in the rear of houses. John Nolen, landscape architect; Mann & MacNeille, architects. Complete town-planning principles applied. Local parks and playgrounds provided. River-front reserved for public use.

LAWRENCE, MASS. Population 95,834. American Woolen Company. Employer for employees, and houses also rented to general public. Forty-two brick row houses have been built in rows of seven at right angles to street. These groups face on a court which has been planted with grass, flowers, and shrubs. Rent \$2.75 and \$2.50 a week. Twelve overseers' houses and fifty-two cottages are rented to employees and public.

LECLAIRE, ILL. Population (1913) 800. N. O. Nelson Company. Begun 1892. The company developed a tract of land near the factory and sold lots and houses to employees and the public on the

instalment plan. The architecture of the first houses not attractive, too fancy. The village well planned with curved streets and narrow macadam pavement.

LOMAX, ILL. William Love, manager. A real-estate city building scheme with some unusual features.

LUDLOW, Mass. Population 3,350. Ludlow Manufacturing Associates. Begun 1874. The company houses about 575 families. Majority single cottages of good design. Rent is \$1.50 per room a month.

MANCHESTER, N. H. Population 75,635. Amoskeag Manufacturing Company. The company rents row houses and tenements to its employees. Some of the row houses of good architecture. The company also supplies land for employees to build houses with money borrowed from a bank. The mortgage on the lot is cancelled at the end of ten years if tenant is still in employ of the company and living in the house.

MARCUS HOOK, PA. Population 1,573. American Viscose Company. Employer for employees. Very attractive row houses in a garden village. Provides for 261 families. The company is the American branch of an English concern, and the influence of the English garden city is evident in the planning and architecture.

MIDDLETOWN, OHIO. Population 13,152. American Rolling Mill Company. Begun 1900. Employer for some of its foreign laborers. Single- and two-family houses, one-story buildings of attractive design. A playground is provided in the center of the block and a bathhouse for every four families.

MIDLAND, MICH. Population 2,527. The Dow Chemical Company. Begun 1916. Over 100 acres purchased. Size of lots 60 by 120 feet. Sold exclusively to workmen on a ten-year-payment plan. Cottages with gardens. Cost ranges from \$2,200 to \$1,300 on main street; \$1,100 to \$600 on side streets. Roads and sewers built and welfare plans proposed.

MIDLAND, PA. Population (1914) 5,000. The Pittsburgh Crucible Steel Company. Town originally laid out in 1906 by the Midland Steel Company on checkerboard plan. Town taken over by present company in 1911. The unsold portion of the town, consisting of about 600 acres, developed in accordance with modern city-planning principles. Houses for the better-paid employees in the new development are of good architecture, of brick, stone, cement, fireproof, with lots 40 by 130 feet. Houses for foreigners in the old section are of box-type architecture and grounds are undeveloped.

MINEVILLE, N. Y. (mining town). Wetherbee, Sherman & Co. Employer for employees. The company has built 283 houses—single, two-family and row types of cement blocks. Rents \$5 to \$12. An incinerator is used for the disposal of refuse.

NANTICOKE, PA. Population 19,877. Delaware, Lackawanna & Western Railroad Co. Begun 1911. Twenty double houses (forty units) built for employees. Houses rent at \$8 per month per family. They are of concrete made of slag and cast in movable molds of the Morrill system and painted inside and out with white

oil paint. Houses absolutely plain but attractive, due to good proportions and liberal planting of home grounds.

NEW HAVEN, CONN. Population 144,505. Improved Housing Association of New Haven. Capital invested \$25,000. Rent \$12. Row of sixteen two-flat houses of cement blocks, covered with stucco, of attractive architecture and good design. Plan consists of a large kitchen-living-room (the kitchen stove is placed in the living-room in winter for warmth and also for convenience), a kitchenette, two bedrooms and a bath. Arrangement is first-class. The main drawback of the development lies in the small, shallow lots and the treatment of the rear. Mann & MacNeille, architects.

NEW YORK CITY. Population 5,333,539. City and Suburban Homes Company. Begun 1896. Improved housing association. Capital \$4,000,000; 5 per cent limited dividend. Invested in tenement property in city, \$5,913,727.26; invested in suburban property (Homewood) \$780,252.22. Latter consists of 250 individual houses and semi-detached houses, forty of concrete in groups including a park and playground. A few houses rent at \$20 a month, but most are sold on instalment plan. Life insurance must be carried so that in case of death the house is paid for by the insurance. Checker-board system layout.

NIAGARA FALLS, N. Y. Population 30,445. Niagara Development Company. The Niagara Falls Power Company built single houses and two-, three-, and four-family houses for about 100 families in 1895. They are of agreeable design with good floor-plans, considering time of building. Rents from \$9 to \$28.

OJIBWAY, ONTARIO, CANADA. U. S. Steel Corporation. Begun 1916.

PALMERTON, PA. (mining town). Population 1,000. New Jersey Zinc Company. Four-room frame houses provided for employees. Monotony somewhat relieved by alternating houses with hip and gable roofs.

PEACEDALE, R. I. Population 1,550. Peacedale Manufacturing Company. Begun 1850. The company has built a village for its employees. Single-, two- and three-family frame houses at rents of \$3.45 to \$12.50 per month.

PELZER, S. C. Population 6,000. Pelzer Manufacturing Company. Town not incorporated but held as private property by the company. About 1,000 4-room cottages, renting for 50 cents per room.

PHILADELPHIA, PA. Population 1,657,810. Girard Estate. Improved housing. Average size lot, 2,271 square feet. Value of property \$2,586,461.26. Rented at \$31 to \$58 a month, including light, heat, hot-water range. 481 completed dwelling-houses; one apartment house, containing four seven-room housekeeping apartments. Apartments fitted with all conveniences. General character semi-suburban. One of the best developments. A whole block set aside for park—Girard Park.

PHILADELPHIA, PA. Population 1,657,810. The John B. Stetson Company. Begun 1904. Capital \$4,000,000. The company gives stock in a building and loan association to employees for efficient service.

PHILADELPHIA, PA. Population 1,657,810. Octavia Hill Association. Begun 1896. Improved housing association with original object of renovating run-down property for rental. New development costing \$60,000 built in 1913; 4 per cent limited dividend. Income on new houses 6 per cent. Rented: apartments, two rooms, bath, and kitchenette, \$8 a month up; five rooms and bath, \$12.50. Two-flat row houses and some single-family row houses. Plain exterior, interior modern, sanitary, serviceable. Grouping of units lessens monotony. Floor-plans good. "Pooled" back yards.

PITTSBURGH, PA., headquarters of the Atlas Coal Company. Population 564,878. Mining towns in various places. Begun 1913. Employer for employees. Capital invested \$125,630. Rented at \$2 a room per month. Four-, five-, and six-room houses of attractive architecture. Gardening encouraged.

PLAINFIELD, CONN. Population 1,200. Lawton Cotton Mills Corporation. The town is located in a rural district with many of the employees living on farms. Two-family houses are provided. The employees are mostly Scotch, English, French-Canadian, and American.

PROCTOR, MINN. Population 2,243. Duluth, Missabe and Northern Railway Company. Employer for employees. Good four-room frame houses, renting for \$10 a month. The company has developed other mining towns.

PUEBLO, COL. Population 44,395. Colorado Fuel and Iron Company. Employer for employees. Good four-room frame houses, a few of concrete as an experiment. Rented at \$2 per room a month. The company has also developed various other mining towns.

PULLMAN, ILL. (part of Chicago). Population (Chicago) 2,397,600. Pullman Company. Begun 1881. The town is not now owned by the company, owing to a law passed forbidding a manufacturing company owning land for other than business purposes. All houses were sold about eight years ago. Approximately 1,500 row houses built. Broad streets, parks, and recreation-grounds provided. It was a model town in many ways, but has become a warning of the dangers of paternalism, the big strike of 1894 being largely a protest against paternalism of the company. Rents were higher than in neighboring towns.

ROEBLING, N. J. (10 miles to Trenton). Population 2,000. John A. Roebling's Sons Company. Begun 1906. The company has built row houses and double houses for 531 families. The later houses have good floor-plans and an attractive exterior. Monotony avoided by alternating designs of houses. Rents vary from \$5 to \$30 a month. Checkerboard system layout.

SALEM, MASS. Population 46,994. Salem Rebuilding Trust. Begun 1915. Improved housing association. Capital \$100,000, part of relief fund remaining from that raised after the Salem fire. Rented. The cost per family is \$2,027.50, and rent is \$15 per month. Twelve two-family brick houses have been built, with two types of floor-plans and two types of exteriors. The first type has a living-room and kitchen on the first floor and two bedrooms and

bath on the second floor. The exterior is a two-story brick with hip roof. The second type has a combination kitchen and living-room, a bedroom and bath on the first floor, and three bedrooms on the second floor. The exterior is brick for one story and for sides, and gambrel-roofed.

SPARROWS POINT, MD. Population 4,000. Maryland Steel Company. The company owns the town and has provided a fire and police department at its own expense. It has built about 800 frame and brick houses of monotonous architecture. The plans are not very good.

TITUSTOWN, VA. (near Norfolk). Population (Norfolk) 67,308. In 1901 a committee of negroes appealed to Augustus T. Stroud, a white lawyer, to have land for home-sites bought and resold to negroes. As a result of his efforts, they have built a town in which all own their homes. A strong spirit of community pride prevails. Lots 35 by 110 feet for \$500; house of seven rooms can be built and owned for \$1,500. The "box house" has given place to attractive houses with good roof, wide porch, and cool kitchen. Vacant lot between houses. Lawns, flower-beds, and well-trimmed hedges add to the appearance of houses. Streets are straight, well graded and planted.

VANDERGRIFT, PA. Population 7,114. U. S. Steel Corporation. Begun 1895. Most of the houses built are for the better-paid workmen. Architecture of jig-saw type popular at that time. The company sold the lots, and a real-estate concern organized by the company looks after all the real-estate business. Layout in accordance with modern city-planning principles.

VIRGINIA HIGHLANDS, VA. Virginia Highlands Real Estate Company. Intended as a coöperative suburb, but the development has been conducted along real-estate lines. It was the first development of a concrete city, all the houses being of concrete of Milton Dana Morrill system, and the architecture of all houses is good. Rents and costs are low, considering the accommodations provided.

WALPOLE, MASS. Population 4,892. Neponset Garden Village. Begun 1914. 150 acres. Lots average 72 by 200 feet, 2.24 houses to the acre. Plans call for all single-family houses, detached and semi-detached. John Nolen, landscape architect. Comprehensive town-planning principles and methods, including copartnership, to be applied. Principal natural features set aside for public ownership and a community hall, playgrounds, and village green included in the plans.

WALTHAM, MASS. Population 27,834. American Waltham Watch Company. The company no longer builds houses for its employees. In early days it rented houses to employees, but these have now been sold.

WASHINGTON, D. C. Population 356,028. Washington Sanitary Improvement Company. Begun 1897. Improved housing association. Capital \$500,000; invested \$944,059; 5 per cent limited dividend. This company has built single and two-flat row houses renting from \$7.50 to \$18 a month. The architecture of the earlier houses is very monotonous; some have dark rooms; but the later

houses have good floor-plans. This company has been a financial success and is generally taken as a model for other improved housing associations. Alleys have been made into minor streets and thus a larger portion of the land can be built upon without the objection that comes from alley houses.

WASHINGTON, D. C. Population 356,028. Washington Sanitary Housing Company. Begun 1905. This company was started when all the capital of the Washington Sanitary Improvement Company had been sold. The purpose of the company is about the same, but it supplies houses to a poorer class of tenants. Capital \$146,000; 5 per cent limited dividend. Value of property \$185,268. The two-flat houses which were built for negroes have good floor-plans, and the monotony of regular repetition has been avoided by grouping the units and varying the roof-line.

WATERBURY, CONN. Population (1915) 85,000. American Brass Company. Begun 1916. Employer for employees. 12.17 acres. Fifty-two lots provided for. Plan calls for central park or playground and park features along the river. John Nolen, landscape architect; Mann & MacNeille, architects.

WILMERDING, PA. Population 6,133. Westinghouse Air Brake Company. Begun 1891. The company has built single- and two-family frame and brick houses, and also rows of two-flat houses. The houses are sold on the instalment plan or rented. The floor-plans are good, and the exterior architecture fair, considering the date of building.

WILMINGTON, DEL. Population 92,609. Woodlawn Company. Begun 1903 (first houses built). Capital invested \$583,000; yields average net profit of about 5 per cent. Rented: six-room house \$1,775, rents for \$16; four-room house \$1,425, rents for \$13.50; two-family house \$2,475, first floor rents for \$11.50, second for \$12. 270 houses for 390 families. Solid row houses, row containing four six-room houses, four four-room houses, and six two-family houses. Built of brick with slate and slag roofs, sewer, city water and gas, and some electric wiring. Range with water-boiler attached; bathtubs and kitchen-sinks porcelain enameled. Laundry-tubs on second floor. Front- and back-yard plots and reservations for park or playground.

WOODLAWN, PA. Woodlawn Company. Jones & Laughlin Steel Company. Begun 1910. The town was built by the Steel Company, which has built about 1,000 single- and two-family houses, renting from \$13 to \$30 a month. Straight streets only laid out.

WORCESTER, MASS. Population 157,499. Norton Grinding Company. Begun 1915-16. Employer (through Indian Hill Company) for employees. 30 acres (Indian Hill); 116 acres being developed. Sold for 10 per cent cash; 90 per cent mortgage held by the company. Regular monthly payments, \$14.10 on \$2,800 property; \$17.20 on \$3,700 property. When mortgage is reduced to 60 per cent, the responsibility of the company ceases. Fifty-eight semi-detached (for two families) and single houses, painted white with slate roofs. Grosvenor Atterbury, architect. Ample reservations for parks and further civic development. Beautiful surroundings. Civic center. Shore-drive along lake.

YOUNGSTOWN, OHIO. Population 100,593. The Modern Homes Company. Begun 1910. Improved housing association. Capital \$155,000; value of property \$200,000; 5 per cent limited dividend. Single and row houses for sale and rent. Row houses rent at \$10 to \$12. Single houses cost \$1,500 to \$2,200 complete. Houses built of cement blocks, poorly arranged in a straight line and too close together.

Additional copies of this Bulletin may be obtained at the price of 25 cents each, or in quantities with the following discount:

25 copies, 20 per cent discount
 50 copies, 30 per cent discount
 100 copies, 40 per cent discount

Please send orders, with remittance, to the American Civic Association, 914 Union Trust Building, Washington, D. C.

AMERICAN CIVIC ASSOCIATION

MEMBERSHIP FEES

Annual Members	\$5 00 a year
Councilor	5 00 "
Sustaining	10 00 "
Affiliated (for organizations)	5 00 "
Life Members	\$50 00 without dues
Patrons	\$200 00 " "

HAROLD HILL BLOSSOM,
488 WASHINGTON ST.,
NEPHAM, - - - MASS.

American Civic Association

SERIES II, NO. 10

OCTOBER, 1917

SUPPLEMENT TO

A Good Home for Every Wage-Earner

BY

JOHN NOLEN, Sc.D., City Planner

Fellow American Society of Landscape Architects,
Cambridge, Mass.

AN ADDRESS DELIVERED AT THE TWELFTH ANNUAL CONVENTION OF THE
AMERICAN CIVIC ASSOCIATION, WASHINGTON, D. C.
DECEMBER 15, 1916

This Supplement contains a Statement prepared for the War Shipping Committee of the Chamber of Commerce of the United States

GENERAL OFFICES
UNION TRUST BUILDING, WASHINGTON, D. C.

FOREWORD

FOLLOWING the publication by the American Civic Association of the bulletin, "A Good Home for Every Wage-Earner," and based upon it, the War Shipping Committee of the Chamber of Commerce of the United States invited Dr. Nolen, its author, to prepare a statement on housing which might be a basis for quick and orderly procedure in the creation of new industrial towns. It is an outline of plans to meet best the demands of industrial workers, particularly those suddenly brought together in large numbers in entirely new communities or in communities where existing housing conditions are inadequate and ill adapted to meet the demands of space, economy, sanitation, and healthful surroundings.

That statement is so valuable as a guide to a sensible and efficient policy that it is printed as a supplement to the original bulletin by Dr. Nolen, "A Good Home for Every Wage-Earner," first delivered as an address at the Twelfth Annual Convention of the American Civic Association in Washington, December 15, 1916.

Additional copies of this supplement may be obtained at ten cents each.

Single copies of "A Good Home for Every Wage-Earner," including supplement, twenty-five cents each. Discounts on quantities.

Address

AMERICAN CIVIC ASSOCIATION

Union Trust Building, Washington, D. C.

HOUSING

Statement Prepared for the
**WAR SHIPPING COMMITTEE OF THE
CHAMBER OF COMMERCE OF THE
UNITED STATES**

By JOHN NOLEN, City Planner, Cambridge, Mass.

JUNE, 1917

*AIM: To secure the best possible housing in the
quickest practicable time and at the lowest cost.*

PROGRAM

1. *Formation of local house-building company.*

Similar, for example, to the Kenosha House Building Company of Kenosha, Wis., and the Bridgeport Housing Company, Bridgeport, Conn.

2. *Get facts on the demand.*

(a) Extent of demand.

Names of places.

Estimated number of houses needed in each place.

(See Questionnaire, page 5.)

(b) Character of demand.

Houses for rent.

Houses for sale.

Land for sale.

3. *Methods of meeting demand.*

(a) Temporary housing.

New and old.

(b) Adoption of factory methods.

Standardization.

Economic construction in concrete, brick, wood,
etc.; the mill-cut house.

Wholesale operations.

- (c) Operations should not be confined to any one house or method. All should be employed. Whatever types have advantages of economy of land-cost or of land-improvement cost, or of house construction should be included. Group houses, using permanent materials, are especially recommended for rent. The use of different types takes into account the fact that different people have different tastes.
- (d) Early purchase of land. Land development including restrictions and districting. Consideration of legal powers.
- (e) Related towns and city planning.
 - Transportation.
 - Recreation—public and semi-public.
 - Schools and other local public buildings.
 - Zone and building regulations.

4. *How to finance the small house.*

- (a) Sound schemes for houses for rent as permanent investment.
- (b) Sound schemes for houses for sale. (Easy terms.)
- (c) Sound scheme for the sale of lots.
- (d) Prevention of excessive speculation.

5. *Financial obstacles.*

- (a) Low rate of interest (usually 5 or 6 per cent net as maximum).
- (b) Large capital required (about \$1,000 per family).
- (c) Investment is permanent, as money cannot be easily or quickly withdrawn.
- (d) Uncertainty of future (as to investment itself, and annual return; effect of hard times upon real estate).
- (e) Opinion that housing by employer may interfere with individual rights of employees (paternalism).

6. *What does experience teach?*

- (a) Consider lessons of low-cost housing schemes. See list in "A Good Home for Every Wage-Earner," published by the American Civic Association. Note especially recent experiences in

Akron	Hopedale	Salem
Billerica	Kenosha	Toronto
Bound Brook	Kistler	Washington
Bridgeport	Lawrence	Waterbury
Cincinnati	Nanticoke	Wilmington
Duluth	New Haven	Worcester
Flint	Philadelphia	Youngstown

(b) Consideration of financial housing methods hitherto employed.

(c) Consideration of ordinary commercial housing methods, as in Philadelphia, for example.

7. *Legal aspects.*

Among special points requiring consideration are:
Revision of building code; power to acquire land for housing; eminent domain; "excess condemnation;" districting; lighting the density of houses; linking housing with city planning; main thoroughfares; transportation; local streets; parks and playgrounds; schools and other public buildings; distributing the cost of public improvements.

SUMMARY

Main points to keep in mind:

1. Need to form local house-building committee at once.
2. Local survey of existing conditions.
3. Employ all available methods of meeting demand.
4. Recognize importance of capital and secure fund equal to \$500 multiplied by number of houses desired.
5. A frank recognition of the financial obstacles will be first step toward overcoming them.
6. American housing experience is not altogether encouraging; nevertheless, it is a mistake to ignore it.
7. Legal aspects should be given early consideration; action need not wait upon new laws.

QUESTIONNAIRE

1. How many of your employees are in need of housing now or will require housing in the immediate future?
2. If you expect to increase the number of your employees, what will that number probably be, and what percentage will have to be provided with housing accommodations?
3. How many of the number of employees stated above in questions (1) and (2) are to be provided with housing for the period of the war only? Do you think these employees should be housed in temporary structures?
4. State what proportion of the employees referred to in questions (1) and (2) are men and women.
5. State what proportion are skilled and unskilled.
6. What is the average weekly pay of different classes of labor included in the above estimate? Give range and average.
7. State the proportion of different nationalities represented.
8. What is the usual proportion of married men in your plant?
9. Do you recommend that houses for employees be built for sale on long-term payments, or held by Company and rented, or both?
10. Do you favor providing houses in partly built-up sections, or outside such sections, where land is cheaper and more houses could be provided quickly under better conditions and at a lower price?
11. Have you any suggestion to offer as to parcels of land available for the housing of working men? If so, please send full information with map or diagram showing location, if possible.
12. What types or type of the following houses, in your opinion, are most desirable and most likely to meet the demand in your city?
 - (a) The single-family house, the double house, the two-family house, or the multiple dwelling?
 - (b) The detached house, the semi-detached house, or the houses built in terrace rows?
 - (c) Houses of wood, terra cotta, poured concrete, concrete blocks, stucco, or brick?

BEST THINGS IN PRINT

1. **INDUSTRIAL HOUSING.** Volume of 563 pages, containing complete proceedings of Fifth Annual Conference of the National Housing Association, 105 East 22d Street, New York City. Price, postpaid, \$2.50.
2. **MORE HOUSES FOR BRIDGEPORT.** Report to Chamber of Commerce, Bridgeport, Conn., 1916. 50 cts.
3. **ARCHITECTURAL REVIEW,** April, 1917. Successful examples of low-cost housing in England and the United States, shown by photographs, plans, and working drawings, including the new suburb of Flint, Mich., Gidea Park, England, and a "Check List" of American housing developments. 144 Congress Street, Boston. 50 cents.
4. **THE HOUSING PROBLEM.** A Serious Problem for Every American Industrial City—Fundamental Difficulties Involved—What the Cities are Doing—Suggested Lines of Procedure for Wilmington. By Clarence C. Killen, Secretary Chamber of Commerce, Wilmington, Del. November, 1916. Free upon application.
5. **THE MANUFACTURE OF STANDARDIZED HOUSES.** A New Industry. Standardized Housing Corporation, 52 Vanderbilt Avenue, New York City. 1917. Free upon application.
6. **GARDEN CITY MOVEMENT.** Hearing before the Sub-Committee of the Committee on Agriculture and Forestry, United States Senate, Sixty-fourth Congress, Second Session. Government Printing Office, Washington, D. C. 1917. Free upon application.
7. **A GOOD HOME FOR EVERY WAGE-EARNER.** Bulletin of the American Civic Association, Union Trust Building, Washington, D. C. 1917. 25 cents.
8. **INDUSTRIAL DEVELOPMENT OF THE SMALL TOWN.** By William S. Millener, Secretary-Manager Board of Trade, Williamsport, Pa. Free upon application.

American Civic Association

President

J. HORACE MCFARLAND, Harrisburg, Pa.

First Vice-President

JOHN NOLEN, Cambridge, Mass.

Treasurer

KARL V. S. HOWLAND, New York City

Secretary

RICHARD B. WATROUS, Washington, D. C.

Vice-Presidents

MRS. EDWARD W. BIDDLE, Philadelphia, Pa.

ARNOLD W. BRUNNER, New York City

GEORGE B. DEALEY, Dallas, Texas

J. C. NICHOLS, Kansas City, Mo.

J. LOCKIE WILSON, Toronto, Canada

MISS MARGARET WOODROW WILSON, Washington, D. C.

CLINTON ROGERS WOODRUFF, Philadelphia, Pa.

Executive Board

HAROLD A. CAPARN, New York City

HON. A. T. CLEARWATER, Kingston, N. Y.

MRS. JOSIAH EVANS COWLES, Los Angeles, Cal.

HON. CHARLES M. DOW, Jamestown, N. Y.

DR. HENRY S. DRINKER, South Bethlehem, Pa.

JOHN H. GUNDLACH, St. Louis, Mo.

PAUL A. HARSCH, Toledo, Ohio

MORTON D. HULL, Chicago, Ill.

GEORGE E. KESSLER, St. Louis, Mo.

HON. HENRY B. F. MACFARLAND, Washington, D. C.

ENOS MILLS, Estes Park, Col.

MRS. PHILIP N. MOORE, St. Louis, Mo.

LEE J. NINDE, Fort Wayne, Ind.

FREDERICK LAW OLNSTED, Brookline, Mass.

MRS. JOHN DICKINSON SHERMAN, Chicago, Ill.

HOWARD STRONG, Minneapolis, Minn.

REV. G. W. TEBBS, Hamilton, Canada

REV. JOHN VAN SCHAICK, JR., Washington, D. C.

PROF. FRANK A. WAUGH, Amherst, Mass.

Address all general communications
to the Main Office of the Association
UNION TRUST BUILDING
WASHINGTON, D. C.

